

REMARKS/ARGUMENTS

Claims 1, 3-23, and 25-37 are pending. Claims 1 and 22 are amended.

Claims 1-37 are rejected under 35 U.S.C 102(e) as being anticipated by Cordery (U.S. 6,466,921). Applicant submit that all of the pending claims are patentable over the cited references, and reconsideration and allowance of the pending claims are respectfully requested.

Amended independent claims 1 and 22 include, among other limitations "wherein the user transaction data record includes a data element indicating a present state of the user transaction data record from a plurality of predetermined states, each predetermined state allowing only a predetermined type of operations to be performed on the user transaction data record" and "controlling the user transaction data record to perform operations that are allowed for the present state of the user transaction data record." Cordery does not disclose the above limitations.

Cordery describes a Database Server 36 where the information is securely stored using secure cryptographic processes. (FIG. 1 and col. 6, lines 36-40). Each meter record in the database Server 36 includes account information and cryptographic keys for a respective meter account. (Col. 7, lines 27-34). There is no description of a "data element indicating a present state of the user transaction data record" in the meter record of Cordery. Additionally, there is no disclosure of "controlling the user transaction data record to perform operations that are allowed for the present state of the user transaction data record," in Cordery.

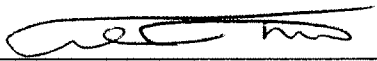
As a result, amended independent claims 1 and 22 are not anticipated by Cordery and thus are patentable over the cited references.

In short, the independent claims 1 and 22 define a novel and non-obvious invention over the cited references. The remaining dependent claims 3-21 23, and 25-37 are dependent from claims 1 and 22, respectively and therefore include all the limitations of their respective independent claims and additional limitations therein. Accordingly, these claims are also allowable over the cited references, as being dependent from allowable independent claims and for the additional limitations they include therein.

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In view of the foregoing remarks and amendments, it is respectfully submitted that this application is now in condition for allowance, and accordingly, reconsideration and allowance are respectfully requested.

Respectfully submitted,
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